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### REMARKS

Applicants have amended claims 1-3, 14, 20, 22, 122, 128, and 130. Support for the present claim amendments can be found in the specification in the Field of Invention section, the first paragraph of the Detailed Description, and the last paragraph of page 21 through the last paragraph of page 26, and in Figures 7E, 7F, and 7G, among other places. Applicants have added new claims 131-136. Support for new claims 131-136 is found in the specification beginning on page 21, last paragraph through page 26 and in Figures 7E, 7F, and 7G, among other places.

As of the Final Office Action mailed November 15, 2004, Claims 1-3, 14-22, and 122-130 are rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Claims 1-3 and 14-22 are rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the enablement requirement. Claims 1-3 are rejected under 35 U.S.C. § 102(e) as being anticipated by United States Patent No. 6,304,869 to Moore et al. (hereinafter "Moore").

Applicants conducted an interview with the Examiner on April 28, 2005. During the interview, Applicants discussed with the Examiner the present claim rejections pursuant to 35 U.S.C. § 112, first paragraph, and 35 U.S.C. § 102. The Examiner reaffirmed the bases of the § 112, first paragraph, and § 102 rejections. Applicants and Examiner did not come to an agreement concerning a claim amendment that would overcome the present rejections. Applicants thank the Examiner for the interview.

#### Claims 1-3, 14-22, and 122-130 and 35 U.S.C. § 112, First Paragraph

Applicants respectfully assert that the foregoing amendments render the present § 112 rejections moot. Applicants, however, offer the following comments.

#### A. Claims 1-3 and 14-22 (Written Description)

Claims 1-3 and 14-22 are rejected under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement.

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Applicants have amended claims 1-3. Support for the present claim amendments is set forth above. The first full paragraph of page 3, for example, recites "[a]s used herein, 'web-enabled' refers to designed to operate over the internet or an intranet." Moreover, the first paragraph of the Detail Description on page 8 recites:

The software enabled wizards may be utilized in computer programs and/or as part of an internet, intranet and/or extranet site. The wizards are particularly advantageous as web enabled wizards for use in a corporate intranet, extranet, or internet setting.

In view of the support provided for the claim amendments in the specification and figures of the present application, Applicants respectfully assert that claims 1-3 are compliant with the written description requirement of § 112, first paragraph, and respectfully request that the Examiner withdraw the present rejection.

The rejection of claims 14-22 was predicated on their dependency from claims 1-3. The Examiner did not reject claims 14-22 for lack of written description in the Office Action mailed March 26, 2004. Applicants respectfully assert that the compliance of claims 1-3 with the written description requirement of § 112, first paragraph, traverses the present rejection of claims 14-22 under the same and respectfully request that the Examiner withdraw the rejection.

**B Claims 14-22 (Enablement)**

Claims 14-22 are rejected under 35 U.S.C. § 112, first paragraph as failing to comply with the enablement requirement. Applicants have amended claims 14, 20, and 22. Applicants respectfully assert that the present amendment provides sufficient guidance for developing predictive algorithms or models as requested by the Examiner. As a result, Applicants respectfully assert that claims 14-22 comply with the enablement provisions of § 112, first paragraph and respectfully request that the Examiner withdraw the present rejection.

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Claims 1-3 and 35 U.S.C. § 102(e)

Claims 1-3 are rejected under 35 U.S.C. § 102(e) as being anticipated by Moore.  
This rejection is respectfully traversed.

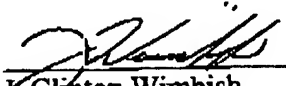
Moore does not teach or describe a system, method, or a computer-readable medium comprising extranet or internet capabilities. As a result, Applicants respectfully assert that claims 1-3 are not anticipated by Moore and respectfully request that the Examiner withdraw the present rejection.

CONCLUSION

In view of the foregoing amendment an allowance of the claims is respectfully solicited. The Examiner is respectfully invited to contact J. Clinton Wimbish at (336) 607-7399 or Charles W. Calkins at (336) 607-7315 to discuss any matter relating to this application.

Respectfully submitted,

6/22/05  
Date

  
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